

Certificate Number: 15111-NJ-DE-036256372

Bankruptcy Case Number: 21-19574



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 11, 2022, at 4:11 o'clock PM EST, Luanne C. Thomas completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 11, 2022 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education